

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 13-31202-SLM
Chapter: 7
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Arnaldo Cruz
21 Taft Lane
Morristown, NJ 07960

Social Security No.:
xxx-xx-6395

Employer's Tax I.D. No.:

**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,
OF HEARING ON APPLICATIONS FOR COMPENSATION
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable Stacey L. Meisel on:

DATE: September 21, 2016
TIME: 10:00 AM
LOCATION: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,
Newark, NJ 07102

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but not required.

The account of the trustee shows:

TOTAL RECEIPTS:	31,191.06
TOTAL DISBURSEMENTS:	1,016.94
BALANCE ON HAND:	30,174.12

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled to priority must be paid in advance of any dividends to general creditors. The following applications for compensation have been filed: (creditors may be heard before the applications are determined)

APPLICANT(S)
Nancy Isaacson
Trustee

COMMISSION OR FEES
\$3,869.11

EXPENSES
\$0.00

The trustee's application to abandon the following property will be heard and acted upon:

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will be heard at that time of the final meeting.

Dated: August 24, 2016

JJW: smz

James J. Waldron
Clerk

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Arnaldo Cruz
DebtorCase No. 13-31202-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 192Page 1 of 2
Total Noticed: 32

Date Rcvd: Aug 24, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2016.

db +Arnaldo Cruz, 21 Taft Lane, Morristown, NJ 07960-6160
 aty +Gilbert B. Weisman, Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 aty +Greenbaum Rowe Smith & Davis, LLP, 75 Livingston Avenue, Roseland, NJ 07068-3788
 cr +BMW Financial Services NA, LLC Department, Ascension Capital Group, Inc., PO BOX 201347, Arlington, TX 76006-1347
 514476582 +AHS Morristown Med Ctr OP1, c/o PDAB, Inc, P.O. Box 98, Rockaway, NJ 07866-0098
 514335674 +American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
 514335675 +American Express Bank, c/o American Express Legal, 500 N. Franklin Tpke., P.O. Box 278, Ramsey, NJ 07446-0278
 514286296 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 514335676 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998)
 514335677 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank, P.O. Box 85520, Richmond, VA 23285)
 514412378 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 514335679 +Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850-5298
 514335678 Chase Bank USA, P.O. Box 19850, Wilmington, DE 19850
 514491786 ++GREATAMERICA FINANCIAL SERVICES CORPORATION, PO BOX 609, CEDAR RAPIDS IA 52406-0609
 (address filed with court: GreatAmerica Financial Services, Corporation,
 Attn: Peggy Upton, Litigation Specialist, PO Box 609, Cedar Rapids, IA 52406)
 514335680 +Garden State Urology, LLC, c/o O'Brien & Taylor, 175 Fairfield Ave., Box 505, West Caldwell, NJ 07006-6425
 514335681 +Great America, P.O. Box 660831, Dallas, TX 75266-0831
 514572293 +Great America Financial Serv., Attn: Bankruptcy Section, 625 First Street S.E., #800, Cedar Rapids, IA 52401-2031
 514476583 +ID Care, PA, 105 Raider, Blvd., Ste 101, Hillsborough, NJ 08844-1528
 514335682 +JPMorgan Chase, P.O. Box 24696, Columbus, OH 43224-0696
 514335683 +Med1 02 Frankel, c/o SaVit Collection Agency, 46 W. Ferris Street,, East Brunswick, NJ 08816-2159
 514476584 +Morris Imaging Assoc PA, c/o Michael Harrison, 3155 State Route 10, Ste. 214, Denville, NJ 07834-3430
 514476585 +Morristown Emergency Med Assoc, c/o B&B Collections, Inc, P.O. Box 2137, Toms River, NJ 08754-2137
 514476586 +Morristown Medical Center, c/o Atlantic Health Systems, P.O. Box 35610, Newark, NJ 07193-5610
 514335688 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Circle,, Frederick, MD 21701)
 514335686 +Wells Fargo Bank, N.A., P.O. Box 31557, Billings, MT 59107-1557
 514335687 +Wells Fargo Home Mortgage, P.O. Box 6995, Portland, OR 97228-6995
 514522759 eCAST Settlement Corporation, assignee, of Chase Bank USA, N.A., POB 29262, New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 24 2016 23:34:25 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 24 2016 23:34:22 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514257533 +E-mail/PDF: ais.bmw.ebn@americaninfosource.com Aug 24 2016 23:40:24
 BMW Financial Services NA, LLC, 5550 Britton Parkway, Hilliard, OH 43026-7456
 514335684 +E-mail/Text: rhulett@seaportfcu.org Aug 24 2016 23:35:10 Seaport FCU,
 5080 Lester Street, Elizabeth, NJ 07201-3013
 514335685 +E-mail/Text: bankruptcy@td.com Aug 24 2016 23:34:26 TD Bank N.A., 32 Chestnut Street,,
 Lewiston, ME 04240-7799

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* American Express Bank, FSB, c/o Becket and Lee, LLP, P.O. Box 3001,
 Malvern, PA 19355-0701
 514434996* American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 192

Page 2 of 2
Total Noticed: 32

Date Rcvd: Aug 24, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2016 at the address(es) listed below:

Antonio R. Espinosa on behalf of Debtor Arnaldo Cruz Andespbk@gmail.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA
bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com
Joel A. Ackerman on behalf of Creditor Wells Fargo Bank, NA
bankruptcynotice@zuckergoldberg.com
Nancy Isaacson on behalf of Trustee Nancy Isaacson nisaacson@greenbaumlaw.com,
admin@remote7solutions.com;J101@ecfcbis.com
Nancy Isaacson nisaacson@greenbaumlaw.com, admin@remote7solutions.com;J101@ecfcbis.com
Thomas A. Waldman on behalf of Trustee Nancy Isaacson twaldman@greenbaumlaw.com

TOTAL: 6